



P.O. Box 11657 Pleasanton, CA 94588 925 460 3910 fax 925 460 3920

Flexible Spending Accounts - FAQs (Most Frequently Asked Questions)

How do I get reimbursed from this plan?

You need to send in a claim form with attached receipts for eligible expenses.

How to File a Claim

- Fill out the claim form completely. Please print clearly, or type, all requested information on the claim form.
- Be sure to include your Employer's name on the form.
- Be sure to note if there has been an address change. There is a checkbox on the claim form to indicate that the address listed is new.
- Be sure your calculations of the amount to be reimbursed are correct, and that they match the receipts or the Explanation of Benefits from the insurance company.
- Attach receipts for all eligible expenses.

How do I know if my expenses are eligible for Reimbursement?

Check the Member Center on the EBS web site for a list of eligible expenses.

What information needs to be included on receipts for reimbursement?

- Receipts MUST include the following information:
 - name of the patient (you, your spouse or dependent);
 - the date the service was provided;
 - the name of the service provider;
 - a description of the service;
 - the amount/cost of the item or service provided

Why is a description of service required on my receipts?

The IRS determines eligible expenses and the documentation required to claim a reimbursement from this plan. A documented description of services or products is required to prove that your incurred expense is eligible for reimbursement under the guidelines set by the IRS for this plan.

Why would EBS deny my claim?

Claims are denied for missing or illegible information, receipts that are for expenses that are not eligible, expenses incurred outside the plan year, expenses that have already been submitted, or expenses that are not qualified for the plan that you are participating in. In the instance of a denied claim, participants have the opportunity to submit the correct information and resubmit the claim for reimbursement.

- Be sure all expenses were incurred during the Plan Year before submitting.
- Be sure the expenses were not previously submitted.
- Make sure that all of the information provided on the claim form (particularly your name, address, and the name of your employer) is clearly legible. Claim forms that cannot be read are filed away until they are identified.
- Retain a copy of all claims forms and receipts, submitted to EBS, for your personal files. You will be charged a fee for EBS copying submitted information.
- If your claim cannot be processed, you will be notified in writing, explaining the reason and requesting the necessary information needed to process your claim.

TOP 2 REASONS THAT CLAIMS ARE DENIED:

- Cancelled checks should not be used as proof of payment (not allowed by IRS) as the check does not provide information required for proof of service as noted above.
- Statement from provider listing only payments made, do not provide all the information needed as described above (dates / description of service must be included per the IRS)

How long does it take EBS to process claims?

Once a claim is received, it will take EBS 3 to 5 business days to put the claim into the system. Reimbursements are timed differently for various clients. Some reimbursements are made daily, some weekly, and some once or twice monthly depending on the schedule agreed to with your employer. Check with EBS Customer Service if you have any questions about the timing for your company.

Can I fax my claim to EBS?

Yes, however EBS prefers to receive claims by mail. The option to fax is available but we have found that claims do not always transmit properly and participants that believe their transmission is successful may find that EBS did not receive all or part of their fax, which caused a denial of the claim or some of the expenses, listed on the claim form. Additionally, the print quality for faxed claims may suffer for billing statements or receipts with light text. If the facsimile is not legible, claim processing may be delayed until EBS receives a better copy of the document.

If I fax a claim, do you need originals in the mail?

If a claim is sent to EBS by fax, it is not necessary to send the same claim by mail. This creates duplicate claims to process and could lengthen the processing time for all participants.



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What is the deadline for submitting claims?

An employee can send in as many claims as they like, as often as they like, throughout the plan year, not to exceed the annual election amount or plan limits. At the end of the plan year, there is a "grace period" or period of time for which a claim for an expense can be submitted for a plan year that has ended or after an employee has terminated.

Your employer determines the grace periods for the end of the plan year and for those triggered by a termination. Please refer to the written plan enrollment communication materials provided to you or contact EBS Customer Service for more information.

Why would the reimbursement I received be less than the claim I sent?

There are a few reasons why this might happen:

- You may have exceeded the amount available to you -
 - Medical Care reimbursements are limited to the annual election (the amount you elected to set aside at the beginning of the plan year). Reimbursements are paid up to the annual election amount at any time during the plan year and will not exceed this amount.
 - Dependent Care reimbursements are limited to the amount on deposit at the time of the claim. For example, if you have made 3 contributions of \$50 each, you would have an account balance of \$150. If you sent in a claim for \$200, you will receive only the \$150 until further contributions are made. As soon as you contribute to the plan, the balance of the claim is paid up to the amount on deposit not to exceed the annual election amount or plan limits.
 - A portion of your claim may have been denied. If so, you will receive an explanation in the mail explaining why that portion of your claim was denied. If you don't understand why your claim was denied, you may contact EBS Customer Service for assistance.

What if I need to change my FSA elections?

A change to your enrollment or FSA election, during the plan year can only be made if you qualify for a "change in family status". To qualify, you must experience a life-changing event such as marriage, divorce, birth or adoption of a child, death of a spouse or dependent, or change in spouse's employment, etc. These changes are defined by the IRS and outlined in your plan communication materials. If you have a question about your status, you should consult your HR or Benefits coordinator regarding these changes.

What happens if I don't claim all the money in my account?

The IRS regulates Flexible Spending Accounts under IRC 125. According to the IRS guidelines, funds that are not claimed during the plan year are forfeited to the plan. This is called the "use it or lose it" clause. Funds are not transferable from one plan year to another and they are not available for other benefits. The unused funds are retained by the plan sponsor, your employer, and can be used to offset administrative costs of the plan.

What information does EBS report to the IRS?

EBS does not supply information to the IRS related to an individual FSA.

The plan sponsor, your employer, may be required to file an IRS form 5500 which includes participation and total disbursement information (does not include individual FSA account information) and your participation in the Dependent Care Assistance program will be reported on your W2 at the end of the year by your employer.

How can I find out what my account balance is or when EBS sent me a claim reimbursement?

EBS Account Balance and Claims Status - Information is available 24 hours a day, 7 days a week

- Call the EBS automated systems at 800-EBS-FLEX (800-327-3539).
- Logon through the "member center" at www.ebsbenefits.com for online account balance information and reports.
- If you need EBS Customer Service assistance, they are available from Monday thru Friday, 9am to 5pm, Pacific Standard Time at 800-229-7683 or you can e-mail them at custserv@ebsbenefits.com.

How do I use the EBS Online Account Balance system?

Logon to the EBS website at www.ebsbenefits.com and from the home page or from the "member center", and use the account login interface at the left of the screen. Your passcode is your social security number, and your PIN is the last 4 digits of your social security number. The EBS web site is SSL protected for secure data access.